



DEPARTMENT OF THE ARMY
U.S. ARMY NONAPPROPRIATED FUND BENEFITS OFFICE
P.O. BOX 107
ARLINGTON, VA 22210-0107

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Dear DOD Health Benefit Plan Participant,

We are pleased to announce the introduction of the Aetna Global Benefits Program for our overseas participants in the DOD Health Benefit Plan. The Aetna Global Benefits (AGB) Program, which will go into effect on 1 September 2006, will provide enhanced medical, dental and pharmacy benefits to our NAF employees overseas. We recognize the special challenges faced by our overseas participants in finding quality, affordable health care in their host country and the financial burden, as a result of having to pay in advance for care, not to mention the additional costs often incurred with currency conversion. Aetna Global Benefits is designed to help you meet those challenges.

This Aetna Global Benefits Welcome Kit contains information on the services provided by AGB, how to file claims, and key contact information to use the services available through AGB. Additionally, new Member ID cards will be issued to you that will identify you as an Aetna Global participant. In addition to this Welcome Kit, all the information you will need is posted on the Aetna Global Benefits web site, www.AetnaGlobalBenefits.com, which will be your personal link to all of the services available to you, worldwide. If you currently use Aetna Navigator, when you register to use www.AetnaGlobalBenefits.com the registration site will recognize that you are a current Aetna Navigator user and will ask if you would like to use the same user ID and password. Then you can log in and use the Aetna Global website after your 1 September 2006 effective date.

This is how Aetna Global works for you. AGB has made agreements with health care facilities in foreign countries that will receive direct payment from Aetna for services provided to our members. Aetna will pay those claims in the currency of that country. This arrangement eliminates the need for you to pay your hospital bills out of pocket and seek reimbursement from the Health Benefit Plan. You simply need to notify the International Service Center in Tampa via telephone or email to request direct payment to the hospital. It also eliminates any potential loss from currency conversion. We have been able to identify hospitals in all overseas locations where our NAF employees most frequently go for health care, and AGB has been very successful in making arrangements with those hospitals to participate in the program. A complete list of facilities can be accessed on the AGB web site. That list continues to expand as AGB members identify foreign hospitals from which they receive care, and AGB representatives negotiate agreements with those hospitals.

The conversion of DODHBP participants to AGB will be transparent. We have identified our overseas employees and moved you into the AGB Program. The important difference is the ease in which you can obtain health care and the many services provided by AGB, including around the clock assistance from the AGB International Service Center by a multilingual, multinational staff. The biggest change will be the location of the claims center. Due to the unique nature of international claims processing, AGB has a claims facility in Tampa, Florida, which processes only AGB claims. Although hospital claims will be paid direct to member hospitals, you must file claims for routine doctor's visits, dental care and prescription medications to the Tampa facility. A special AGB claim form is included in this packet for your use. Note that claims will be paid in the currency of your choice, eliminating the hassle and expense of currency conversion to pay for your health care. If you obtain your maintenance medications by mail, you will continue to use the Aetna Mail Order Drug.

Please read over the materials in this welcome kit, carefully, so that you can obtain the maximum advantages of this enhanced service. The Aetna Global Benefits Program is an important new benefit for our overseas NAF employees who participate in the DOD Health Benefit Plan. It addresses many of the health care challenges our overseas employees face in obtaining health care. We are pleased to be able to offer this benefit to our overseas Army NAF employees.


Ronald R. Courtney
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